

physical hazard of the man as a whole. He must know the enormous difference in value between aortic and mitral murmurs, that a hammer-toe is incapacitating, while an ankylosed left little finger means nothing.

The second question concerns itself with pensions. The soldier or sailor who is permanently injured in line of duty, or who becomes disabled because of such injury—and the definition of injury is the broadest possible—is entitled to a pension. If he is killed, his dependents get the allowance. The examination of the recruit must be so thorough and the records must be so clear that pension claims will be allowed to those only who were actually maimed by, or died as a result of, lesions received in line of duty.

The examination should be undertaken by thorough going, well-trained men. Each recruit should be subjected to the scrutiny of specialists for all special tests. The government should demand at least as good service as the average community provides for its indigent sick. It should not countenance methods that are not right up to the minute.

#### HEALTH INSURANCE.

The Legislature will submit to the people for consideration at the next general election a constitutional amendment which, if carried, will enable that body to pass laws insuring the health of wage-workers whose annual earnings are below a stated standard, presumably \$1200. The avowed object of the movement is to so provide for the wage earner that, by paying a small percentage of his wages in the form of a premium to which the employer and the State also contribute, he will be satisfactorily taken care of in case of illness by receiving adequate medical treatment and cash compensation, the amount to be a certain proportion of his annual wage.

One of the master-cogs in the machinery is the physician. Without his cooperation the energy will not be transmitted without undue loss to the part where the power should be most effectual. Legislation cannot produce efficient medical treatment. This is in the hands of the physician alone. The law can, however, be so framed that under its provisions the physician can give his best. If conditions are such that he can, he will.

This all means that we must so study the question as to be able to offer to the Legislature in 1921, should the enabling amendment pass, a practical method by which the profession can play its part with credit, and by which it can give better service to those of limited income without facing financial distress within its own ranks.

The Report of the Committee on Social Insurance is printed elsewhere in this issue, and a close study of its contents is strongly recommended. The Report of the Committee on Social Insurance of the State of California, 1917, and the Transactions of the Commonwealth Club of California, in which the discussions at the meeting of May 9th are printed in full (to appear) are well worth careful perusal.

#### "THERE BE LAND RATS AND WATER RATS."

If there is anything worse than division of fees among physicians,—if there is a more despicable practice—it is getting a "rake-off" from the appliance-maker to whom the unfortunate patient is referred. But it is done, and it is done often. The merchant who overcharges the patient twenty-five per cent. so that he can remit to the physician is bad enough, but what do we think of the doctor who will countenance such a procedure. How low must be the man whose morals are so depraved that he will accept a fee for his advice, and then mulct his patient out of a fifth or a fourth of the price of the remedy. We wonder how many unnecessary braces and trusses and elastic stockings are prescribed by these unscrupulous educated charlatans for the money there is in it.

The lure held out by the appliance makers must catch some fish, or a house established in 1853 would long have discontinued the practice. Here are two samples in black and white. The Journal has dropped the advertisement of Hatteroth's Surgical House. A few months ago, when the editor was greener than he now is, he inadvertently published their advertisement offering a "discount" to physicians. Not sure what this meant, he telephoned to Hatteroth, who told his nurse it meant that the physician would receive 25% on the price paid by the patient. Mr. Hatteroth was then interviewed and promised to be good. The postcard printed below bears the post-mark date of April 30—so we discontinued the advertisement and publish the card.

The letter from A. A. Marks is so similar that it requires no additional comment.

We are determined to keep the advertising pages of the Journal clean.

Dear Doctor:

Will you please send us your next patient for surgical elastic goods, trusses, etc. We allow a 25% discount to physicians on these goods. Our elastic hosiery, trusses, and supporters are fitted by our experts and we guarantee satisfaction. We will visit your patient either at the hospital or at home without extra charge. Don't forget our Cash Discounts on Surgical Instruments and office equipments are from 15-25%. Our prices are better than anyone else so why not give us your business.

HATTEROTH'S SURGICAL HOUSE,  
232 Powell St., 2nd Floor.  
Phone Sutter 749.

House Founded in 1853  
A. A. MARKS  
Inventors and Manufacturers of  
ARTIFICIAL LIMBS  
With Rubber Hands and Feet  
701 Broadway, New York, U. S. A.  
January 3rd, 1917.

Dear Doctor:

Yours of the 28th ult., is received. Complying with your wishes, we are mailing under separate